

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

JOSEPH B HOLMBERG  
TARA N HOLMBERG  
Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant  
vs.  
No Respondents.

Case No.:15-10206 TPA

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

April 27, 2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 02/25/2015 and confirmed on 5/13/15 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

|                                  |        |                  |
|----------------------------------|--------|------------------|
| Total Receipts                   |        | 91,575.71        |
| Less Refunds to Debtor           | 574.08 |                  |
| <b>TOTAL AMOUNT OF PLAN FUND</b> |        | <b>91,001.63</b> |

|                                    |          |                 |
|------------------------------------|----------|-----------------|
| Administrative Fees                |          |                 |
| Filing Fee                         | 0.00     |                 |
| Notice Fee                         | 0.00     |                 |
| Attorney Fee                       | 3,000.00 |                 |
| Trustee Fee                        | 3,807.01 |                 |
| Court Ordered Automotive Insurance | 0.00     |                 |
| <b>TOTAL ADMINISTRATIVE FEES</b>   |          | <b>6,807.01</b> |

| Creditor Type  | Creditor Name                    | Claim Amount | Prin Paid | Int Paid | Total Paid       |
|----------------|----------------------------------|--------------|-----------|----------|------------------|
| <b>Secured</b> |                                  |              |           |          |                  |
|                | M & T BANK                       | 0.00         | 33,520.45 | 0.00     | 33,520.45        |
|                | Acct: 5142                       |              |           |          |                  |
|                | PNC BANK NA                      | 0.00         | 0.00      | 0.00     | 0.00             |
|                | Acct: 2090                       |              |           |          |                  |
|                | M & T BANK                       | 9.32         | 9.32      | 0.00     | 9.32             |
|                | Acct: 5142                       |              |           |          |                  |
|                | WARREN COUNTY TAX CLAIM BUREAU   | 1,393.34     | 1,393.34  | 138.50   | 1,531.84         |
|                | Acct: 6163                       |              |           |          |                  |
|                | QUANTUM3 GROUP LLC AGNT - SADINO | 0.00         | 0.00      | 0.00     | 0.00             |
|                | Acct: 9983                       |              |           |          |                  |
|                | PNC BANK NA                      | 14,750.27    | 14,750.27 | 2,555.80 | 17,306.07        |
|                | Acct: 2090                       |              |           |          |                  |
|                |                                  |              |           |          | <b>52,367.68</b> |

|                 |                       |          |          |      |      |
|-----------------|-----------------------|----------|----------|------|------|
| <b>Priority</b> |                       |          |          |      |      |
|                 | DANIEL P FOSTER ESQ** | 0.00     | 0.00     | 0.00 | 0.00 |
|                 | Acct:                 |          |          |      |      |
|                 | JOSEPH B HOLMBERG     | 0.00     | 0.00     | 0.00 | 0.00 |
|                 | Acct:                 |          |          |      |      |
|                 | JOSEPH B HOLMBERG     | 354.69   | 354.69   | 0.00 | 0.00 |
|                 | Acct:                 |          |          |      |      |
|                 | JOSEPH B HOLMBERG     | 219.39   | 219.39   | 0.00 | 0.00 |
|                 | Acct:                 |          |          |      |      |
|                 | FOSTER LAW OFFICES**  | 3,000.00 | 3,000.00 | 0.00 | 0.00 |
|                 | Acct:                 |          |          |      |      |

\*\*\* NONE \*\*\*

|                  |                                 |           |           |      |           |
|------------------|---------------------------------|-----------|-----------|------|-----------|
| <b>Unsecured</b> |                                 |           |           |      |           |
|                  | ECMC(*)                         | 54,376.00 | 12,435.79 | 0.00 | 12,435.79 |
|                  | Acct: 3790                      |           |           |      |           |
|                  | ECMC(*)                         | 33,044.72 | 7,557.33  | 0.00 | 7,557.33  |
|                  | Acct: 6511                      |           |           |      |           |
|                  | BANK OF AMERICA NA**            | 2,287.78  | 523.22    | 0.00 | 523.22    |
|                  | Acct: 7678                      |           |           |      |           |
|                  | CAVALRY SPV I LLC - ASSIGNEE(*) | 4,635.91  | 1,060.23  | 0.00 | 1,060.23  |

15-10206 TPA

Page 2 of 2

| Creditor Type           | Creditor Name                    | Claim Amount | Prin Paid | Int Paid | Total Paid |
|-------------------------|----------------------------------|--------------|-----------|----------|------------|
| Unsecured               |                                  |              |           |          |            |
|                         | Acct: 6524                       |              |           |          |            |
|                         | CAVALRY SPV I LLC - ASSIGNEE(*)  | 4,306.39     | 984.87    | 0.00     | 984.87     |
|                         | Acct: 7740                       |              |           |          |            |
|                         | CAVALRY SPV I LLC - ASSIGNEE(*)  | 4,012.10     | 917.57    | 0.00     | 917.57     |
|                         | Acct: 8131                       |              |           |          |            |
|                         | CAVALRY SPV I LLC - ASSIGNEE(*)  | 2,734.79     | 625.45    | 0.00     | 625.45     |
|                         | Acct: 5653                       |              |           |          |            |
|                         | CHASE/JPMORGAN CHASE(*)++        | 0.00         | 0.00      | 0.00     | 0.00       |
|                         | Acct: 2735                       |              |           |          |            |
|                         | CHASE/JPMORGAN CHASE(*)++        | 0.00         | 0.00      | 0.00     | 0.00       |
|                         | Acct: 3574                       |              |           |          |            |
|                         | ELAN FINANCIAL SERVICES          | 0.00         | 0.00      | 0.00     | 0.00       |
|                         | Acct: 5114                       |              |           |          |            |
|                         | GREAT LAKES HIGHER ED CORP       | 0.00         | 0.00      | 0.00     | 0.00       |
|                         | Acct: 1980                       |              |           |          |            |
|                         | ECMC(*)                          | 12,271.75    | 2,806.55  | 0.00     | 2,806.55   |
|                         | Acct: 6511                       |              |           |          |            |
|                         | KEYBANK NA**                     | 1,393.47     | 318.69    | 0.00     | 318.69     |
|                         | Acct: 5114                       |              |           |          |            |
|                         | SETERUS INC*                     | 0.00         | 0.00      | 0.00     | 0.00       |
|                         | Acct: 5193                       |              |           |          |            |
|                         | ECAST SETTLEMENT CORP            | 1,781.82     | 407.50    | 0.00     | 407.50     |
|                         | Acct: 1917                       |              |           |          |            |
|                         | BANK OF NEW YORK MELLON - TRUSTE | 18,319.82    | 4,189.74  | 0.00     | 4,189.74   |
|                         | Acct: 6298                       |              |           |          |            |
|                         | SYNCHRONY BANK++                 | 0.00         | 0.00      | 0.00     | 0.00       |
|                         | Acct:                            |              |           |          |            |
|                         | DINSMORE & SHOHL LLP             | 0.00         | 0.00      | 0.00     | 0.00       |
|                         | Acct:                            |              |           |          |            |
|                         |                                  |              |           |          | 31,826.94  |
| TOTAL PAID TO CREDITORS |                                  |              |           |          | 84,194.62  |
| TOTAL                   |                                  |              |           |          |            |
| CLAIMED                 |                                  | 0.00         |           |          |            |
| PRIORITY                |                                  | 16,152.93    |           |          |            |
| SECURED                 |                                  | 139,164.55   |           |          |            |

Date: 04/27/2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
 CHAPTER 13 TRUSTEE WD PA  
 600 GRANT STREET  
 SUITE 3250 US STEEL TWR  
 PITTSBURGH, PA 15219  
 (412) 471-5566  
 cmecf@chapter13trusteewdpa.com

Imaged Certificate of Notice Page 4 of 6  
**IN THE UNITED STATES BANKRUPTCY COURT**  
**WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

JOSEPH B HOLMBERG  
TARA N HOLMBERG  
Debtor(s)

Ronda J. Winnecour  
Movant

vs.

No Repondents.

Case No.:15-10206 TPA

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

## Imaged Certificate of Notice Page 5 of 6

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Joseph B. Holmberg  
Tara N. Holmberg  
DebtorsCase No. 15-10206-TPA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1

User: vson  
Form ID: pdf900Page 1 of 2  
Total Noticed: 32

Date Rcvd: Apr 29, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 01, 2020.

db/jdb +Joseph B. Holmberg, Tara N. Holmberg, 2272 Jackson Run Road, Warren, PA 16365-7102  
cr +PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101-4982  
14001005 +Aes / Citi Education, Po Box 61047, Harrisburg, PA 17106-1047  
14001006 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank Of America, Attention: Recovery Department,  
4161 Piedmont Parkway, Greensboro, NC 27410)  
14029132 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
14001018 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
(address filed with court: Universal / Citi, Attn.: Centralized Bankruptcy, Po Box 20507,  
Kansas City, MO 64195)  
14038127 ECAST SETTLEMENT CORPORATION, ASSIGNEE, OF CITIBANK, N.A., POB 29262,  
NEW YORK, NY 10087-9262  
14330256 ECMC, PO Box 16408, St. Paul, MN 55116-0408  
14001011 +Glensi / Indiana Secondary, PO Box 7860, Madison, WI 53707-7860  
14025153 INDIANA SECONDARY MARKET, Claims Filing Unit, PO Box 8973, Madison, WI 53708-8973  
14001012 +Indmkt / Glhec, 2401 International Lane, Madison, WI 53704-3121  
14025152 KEYBANK NA, Claims Filing Unit, PO Box 8973, Madison, WI 53708-8973  
14001013 +Key Bank Usa Na / Glensi, Attn: Recovery Payment Process, 4910 Tiedamen Road,  
Routing Number: Oh-0, Brooklyn, OH 44144-2338  
14023312 +PHEAA, PO Box 8147, Harrisburg, PA 17105-8147  
14016793 +PNC BANK, N/A, P O BOX 94982, CLEVELAND OHIO 44101-4982  
14001016 +Pnc Bank, Attn: Bankruptcy, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747  
14001017 ++SETERUS INC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Seterus Inc, 14523 Sw Millikan Way Street, Beaverton, OR 97005)  
14001010 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
(address filed with court: Elan Financial Service, PO Box 108, Saint Louis, MO 63166)  
14001019 +Weisfield Jewelers/Sterling Jewelers Inc, Attn: Bankruptcy, Po Box 1799,  
Akron, OH 44309-1799

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
cr +E-mail/Text: bkdepartment@rtresolutions.com Apr 30 2020 03:01:18 Real Time Resolution, Inc.,  
1349 Empire Central Drive, Suite 150, Dallas, TX 75247-4029  
cr E-mail/PDF: rmscedi@recoverycorp.com Apr 30 2020 03:06:47  
Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120,  
Miami, FL 33131-1605  
14001007 +E-mail/PDF: AIS.coccard.ebn@americaninfosource.com Apr 30 2020 03:07:29 Capital One, N.a.,  
Capital One Bank (USA) N.A., Po Box 30285, Salt Lake City, UT 84130-0285  
14025542 +E-mail/Text: bankruptcy@cavps.com Apr 30 2020 03:01:22 Cavalry SPV I, LLC,  
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
14028570 +E-mail/PDF: gecsed@recoverycorp.com Apr 30 2020 03:06:35 Green Tree Servicing LLC,  
7340 S. Kyrene Rd., Recovery Dept - T120, Tempe, AZ 85283-4573  
14001009 E-mail/PDF: ais.chase.ebn@americaninfosource.com Apr 30 2020 03:07:27 Chase Card,  
Po Box 15298, Wilmington, DE 19850  
14001014 +E-mail/Text: key\_bankruptcy\_ebnc@keybank.com Apr 30 2020 03:01:19 Keybank, Na,  
4910 Tiedeman Road, Brooklyn, OH 44144-2338  
14001015 E-mail/Text: camanagement@mtb.com Apr 30 2020 03:00:37 M & T Bank, Attn: Bankruptcy,  
1100 Wehrle Drive, 2nd Floor, Williamsville, NY 14221  
14036573 E-mail/Text: camanagement@mtb.com Apr 30 2020 03:00:37 M&T BANK, PO BOX 1288,  
Buffalo, NY 14240  
14023082 E-mail/Text: bnc-quantum@quantum3group.com Apr 30 2020 03:00:45  
Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788,  
Kirkland, WA 98083-0788  
14279415 E-mail/Text: bkdepartment@rtresolutions.com Apr 30 2020 03:01:18  
Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150,  
Dallas, Texas 75247-4029  
14008522 E-mail/PDF: rmscedi@recoverycorp.com Apr 30 2020 03:06:05  
Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,  
Miami, FL 33131-1605  
14013976 +E-mail/Text: pgilbert@warren-county.net Apr 30 2020 03:01:30 Warren County Tax Claim Bureau,  
204 4th Avenue, Warren PA 16365-2362

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Green Tree Servicing, LLC  
cr M&T BANK  
cr\* ECMC, P.O. Box 16408, St. Paul, MN 55116-0408  
14330257\* ECMC, PO Box 16408, St. Paul, MN 55116-0408  
14036587\* ++M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307  
(address filed with court: M&T BANK, PO BOX 1288, Buffalo, NY 14240)  
14280116\* Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150,  
Dallas, Texas 75247-4029

District/off: 0315-1

User: vson  
Form ID: pdf900

Page 2 of 2  
Total Noticed: 32

Date Rcvd: Apr 29, 2020

14001008      ##+Central Credit / Penn Credit Corporation,      Attn: Bankruptcy,      Po Box 988,  
                 Harrisburg, PA 17108-0988

TOTALS: 2, \* 4, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 01, 2020

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on April 27, 2020 at the address(es) listed below:

Andrew F Gornall      on behalf of Creditor      M&T BANK andygornall@latouflawfirm.com  
Daniel P. Foster      on behalf of Debtor Joseph B. Holmberg dan@mrdebtbuster.com,  
                 clarissa@mrdebtbuster.com; fosterlaw@ecf.inforuptcy.com; anne@ecf.inforuptcy.com  
Daniel P. Foster      on behalf of Joint Debtor Tara N. Holmberg dan@mrdebtbuster.com,  
                 clarissa@mrdebtbuster.com; fosterlaw@ecf.inforuptcy.com; anne@ecf.inforuptcy.com  
James Warmbrodt      on behalf of Creditor      M&T BANK bkgroup@kmlawgroup.com  
John J. Berry      on behalf of Creditor      PNC BANK N.A. John.Berry@dinsmore.com,  
                 Christina.Lee@dinsmore.com  
Nicholas Godfrey      on behalf of Creditor      PNC BANK N.A. nicholas.godfrey@dinsmore.com,  
                 christina.lee@dinsmore.com  
Office of the United States Trustee      ustpregion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft      on behalf of Creditor      Green Tree Servicing, LLC pashcroft@bernsteinlaw.com,  
                 ckutch@ecf.courtdrive.com; acarr@bernsteinlaw.com  
Ronda J. Winnecour      cmecf@chapter13trusteedpa.com

TOTAL: 9